

Form 132 – 13sum

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 20-16985-JNP
Chapter: 13
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Barbara A. Zacco-Varvaro
401 Winslow Avenue
North Cape May, NJ 08204

Social Security No.:
xxx-xx-7098

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 11/18/20
Time: 10:00 AM
Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: October 20, 2020
JAN: kvr

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

In re:
Barbara A. Zacco-Varvaro
Debtor(s)

Case No. 20-16985-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Oct 20, 2020

Form ID: 132

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 22, 2020:

Recip ID	Recipient Name and Address
db	+ Barbara A. Zacco-Varvaro, 401 Winslow Avenue, North Cape May, NJ 08204-3049
cr	+ SN Servicing Corporation as servicer for BCMB1 TRU, Friedman Vartolo, LLP, 85 Broad Street, Suite 501, 85 Broad Street, Suite 501, New York, NY 10004-1734
518848173	+ ADS/Comenity/Boscovs, PO Box 182120, Columbus, OH 43218-2120
518866971	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518918457	+ BCMB1 Trust, SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
518848175	+ Barclay Bank, PO Box 13337, Philadelphia, PA 19101-3337
518889912	+ Enerbank USA, 1245 East Brickyard Road, Suite 600, Salt Lake City, UT 84106-2562
518848180	+ Gatestone, 1000 North West Street, Wilmington, DE 19801-1050
518848181	+ Hayt Hayt and Landau, PO Box 500, Eatontown, NJ 07724-0500
518895587	+ Intercoastal Financial, LLC, 7954 Transit Rd. #144X, Williamsville, NY 14221-4117
518885057	+ Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
518848185	+ Rocket Loans, 1274 Library Street, Detroit, MI 48226-2256
518848186	+ Santander Consumer, PO Box 660633, Dallas, TX 75266-0633
518862213	+ Santander Consumer USA Inc., PO Box 560284, Dallas, TX 75356-0284
518848192	+ Zenresolve, PO Box 4115, Concord, CA 94524-4115

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 20 2020 21:31:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 20 2020 21:31:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518848176	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 20 2020 22:06:04	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
518848177	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 20 2020 21:31:00	Comenity - Pier 1, PO Box 659450, San Antonio, TX 78265-9450
518848178	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 20 2020 21:31:00	Comenity Capital Bank/JJill, PO Box 182120, Columbus, OH 43218-2120
518848179	+ Email/Text: bbagley@enerbankusa.com	Oct 20 2020 21:30:00	Enerbank USA, 1945 West Parnall Road, Jackson, MI 49201-8658
518848182	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 20 2020 21:30:00	Internal Revenue Service, PO Box 37004, Hartford, CT 06176-7004
518848183	+ Email/PDF: gecsed@recoverycorp.com	Oct 20 2020 22:06:00	Paypal, PO Box 960006, Orlando, FL 32896-0006
518848184	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 20 2020 21:31:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-1906

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518848187	Email/Text: bknotices@sns.com	Oct 20 2020 21:31:00	SN Servicing Corporation, for BCMB1 Trust, 323 5th Street, Eureka, CA 95501
518848188	+ Email/PDF: gecsedl@recoverycorp.com	Oct 20 2020 22:06:01	Synco/Amazon, PO Box 965015, Orlando, FL 32896-5015
518912692	+ Email/PDF: gecsedl@recoverycorp.com	Oct 20 2020 22:06:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518851654	+ Email/PDF: gecsedl@recoverycorp.com	Oct 20 2020 22:06:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518848189	+ Email/PDF: gecsedl@recoverycorp.com	Oct 20 2020 22:05:28	Synchrony Bank/Care Credit, PO Box 965036, Orlando, FL 32896-5036
518848190	+ Email/PDF: gecsedl@recoverycorp.com	Oct 20 2020 22:05:28	Synchrony Bank/TJX, PO Box 965015, Orlando, FL 32896-5015
518848191	+ Email/PDF: gecsedl@recoverycorp.com	Oct 20 2020 22:04:51	Synchrony Bank/Walmart, 4125 Windward Plaza, Alpharetta, GA 30005-8738
TOTAL: 16			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518848174	##+	American Express, PO Box 360001, Ft Lauderdale, FL 33336-0001

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 22, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2020 at the address(es) listed below:

Name	Email Address
Brian S. Thomas	on behalf of Debtor Barbara A. Zacco-Varvaro brian@brianthomaslaw.com
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jonathan C. Schwalb	on behalf of Creditor SN Servicing Corporation as servicer for BCMB1 TRUST bankruptcy@friedmanvartolo.com

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U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6